



# Money Talks

A newsletter for the members of Owensboro Federal Credit Union

April 2025

[www.ofcuonline.com](http://www.ofcuonline.com)

### Main Office

717 Harvard Dr.  
P.O. Box 1189  
Owensboro, KY 42302  
(270) 683-1054  
(800) 264-1054  
FAX (270) 685-3987

### Branch Office

1208 Triplett St.  
Owensboro, KY 42303  
(270) 684-1261  
FAX (270) 684-5263

### Branch Office

1412 Chelsa Dr.  
Madisonville, KY 42431  
(270) 821-0040  
FAX (270) 825-8033

### Office Hours

Monday - Friday  
8:30am - 5:00pm  
Drive-thru at Harvard Drive  
and Triplett Street  
Friday 8:30am - 5:30pm

### NATE - Audio Teller

(270) 683-9713  
(877) 683-9713 (toll-free)

## Holiday Closings

Memorial Day - Monday, May 26  
Juneteenth - Thursday, June 19  
Independence Day - Friday, July 4



**Thank you for your patience and understanding while our Madisonville location is still under construction. We are nearing completion and look forward to serving you in the future in our newly updated, expanded office.**

# Auto Loans

**Always Check With Us First!  
We work hard to save you money and get you a payment you can afford.**

Call 270-683-1054, visit us online at [ofcuonline.com](http://ofcuonline.com) or scan the code with the camera on your mobile device for a quick link to apply now!



- **Terms Up To 84 Months**
- **Pre-Approval**
- **No Hidden Fees**
- **Affordable Payments**



# Family Members Welcome!

**Share membership with your family today!  
Bring them by one of our offices to join and take advantage of the benefits of membership today!**

# Access Enhanced Debit Card Controls With Card Suite Lite App

If you use our Debit Card, make sure to download and register with the Card Suite Lite App (The Card Suite Lite App replaces the former MobiMoney App). The Card Suite Lite App gives you the ability to add an extra layer of protection to your account, plus much more. With Card Suite Lite, you are in control. Fraud continues to be on the rise, so it is important to take action to safeguard your accounts.

## New features from the Card Suite Lite App include:

- Enhanced card management that allows the user to archive or delete a card without deleting their user profile.
- Ability to set controls for contactless transactions.
- Ability to set spend limits globally, per day, or transaction.
- Ability to share card with trusted contacts.
- Enhanced registration security including One-Time Passcodes.
- Enriched merchant data that includes the merchant's name and logo.
- A record of all alerts and notifications, including all changes made in the app (e.g., Freeze/Unfreeze)
- Ability to add a picture to your in-app profile.
- Increased transaction details with enriched data.
- Additional merchant types further define user spending - including shopping, gifts and donations, insurance, education and more.

Scan the code to download the new Card Suite Lite App

Apple QR code



Google QR code



# Start Planning For Summer Fun Now!

## Signature Loan



Whether you want to take the family to Disney World this summer, or stock up on all the gear you need for a super-fun camping trip and hit the road for adventure, our Signature Loan can help you make it happen. Apply today!

## Visa Credit Card

Make sure to take along your Credit Union Visa Card for all your summer fun. It's the perfect card for travel, shopping and more. If you are using other credit cards that cost you way too much in high rates and fees switch to a Credit Union card. We offer no annual fee, a low fixed rate on purchases and new features such as alerts on your account. Apply now to make sure you get your card in time for all the summer fun!

## Reg CC Deposit Hold Amount Change Notice

When you deposit a check, funds may not be available until the 10th business day (some exceptions may require a longer hold time). **Effective July 1, 2025, the amount available to you on the first business day after the day of your deposit will increase to \$275.** If we are not going to make all of the funds from your deposit available on the next business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

## Checking Account Options

Choose The One That Is Best For You!

### Free Checking

- \$1,000 minimum balance
- No monthly service fee
- Unlimited withdrawals
- Basic checks are free

### Freedom 50 Checking

- Must be 50 years of age or older
- No minimum balance
- No monthly service fee
- Unlimited withdrawals
- Basic checks are free

Make the switch to Credit Union Checking today!

### Student Checking\*

- Must show Student ID
- No minimum balance
- No monthly service fee
- Unlimited withdrawals
- Basic checks are free

\*Limitations may apply. Age restrictions apply.

## Dividends

Account	APY*
Regular Shares	0.05%
IRAs	0.50%
Money Market	
\$2,500 - \$9,999	0.10%
\$10,000 and up	0.25%

\*Annual Percentage Yield. Effective 9/1/2020, and subject to change monthly.

## VISA Debit and Credit Card Information

To report a lost/stolen VISA CREDIT CARD call: 1-800-237-6211

To report a lost/stolen VISA DEBIT CARD or ATM CARD call: 1-833-933-1681

To report a VISA DEBIT CARD unauthorized or fraudulent transaction call 1-866-279-1399

To change your PIN VISA CREDIT CARD call: 1-866-297-3408

To view your VISA CREDIT CARD activity, log on to [www.ezcardinfo.com](http://www.ezcardinfo.com)

To activate your VISA DEBIT CARD call: 1-833-990-0795

To activate your VISA CREDIT CARD call: 1-800-543-5073

Follow us on social media... Facebook and Instagram to learn more about promotions and to stay connected with us!



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